

My husband and I have been Independent Business Owners with Quixtar for about 4 years. We were introduced to the opportunity by an acquaintance. Throughout the process of investigating the business opportunity, we were given all the time we needed to research, ask questions, and make our own decision about whether we should pursue this business. We were never pressured or rushed into making a decision. All of our questions were answered to our satisfaction, and we have never been given any false or mis-leading information about the business. We have found that this business team operates with more honesty, integrity, accountability, moral character, and ethics than I have encountered during more than 15 years in the corporate environment.

When sharing this opportunity with others, we answer all their questions and allow them to take as long as needed to make a decision. A prospective business owner is never rushed or pressured. We invite them to an informational seminar where the compensation plan is explained and documentation provided. They are told that this is a business opportunity, that the results they achieve are dependent on the work they do and there are no guarantees. We also make them aware that the registration fee, which is less than \$200 and includes product samples, is fully refundable should they change their mind within 6 months.

We realize that not everyone in the marketplace operates with the integrity we have seen in Quixtar and some people are promoting fraudulent 'businesses'. We appreciate that you are taking action to eliminate these scams, and I am sure that a balance can be found which will accomplish this goal without placing undue burden on honest business owners.

I am very uncomfortable with the requirement to provide my personal financial situation to others. I have worked in the corporate environment for nearly 20 years, and salary information has always been kept completely confidential. I should not be required to furnish this information to someone just because they are looking at a business opportunity of which I am a part. Prospects are provided with the official compensation or bonus plan, and there is no need for them to be provided with my personal finances. This requirement should be eliminated from the rule.

The requirement to provide a list of 10 references is also an invasion of privacy. On your own website where I am submitting these comments, it states that my home contact information will be protected from public display, and yet the proposed rule would require me to furnish this information to other business owners who would then pass it on to other people I have never met. When prospective business owners attend our information seminar, they have the opportunity to meet other business owners in person. This allows questions to be asked while protecting existing business owners from having their address and phone number circulated around the city, state, or country and possibly ending up on various mailing lists, telemarketing lists, etc. Also, a person who is new to this type of business may not yet understand the importance of the line of sponsorship, and after talking with people on the list they might decide to register with one of them. This is not fair to the person who introduced them to the business. May I suggest this requirement be eliminated.

The 7 day waiting period seems unreasonable, especially for a business that offers a full refund of registration fees for up to 6 months. We live in a fast-paced society, and people are accustomed to acting fast. When we go to the mall, we buy something today, when we go to the car dealership, we buy a car today. Why should people be prevented from opening a business today if they are ready to do so?